Electronic Acknowledgement Receipt				
EFS ID:	2436327			
Application Number:	10041765			
International Application Number:				
Confirmation Number:	3190			
Title of Invention:	Systems and methods for selective use of risk models to predict financial risk			
First Named Inventor/Applicant Name:	Daniel Ahles			
Customer Number:	20995			
Filer:	James W. Ausley/Kehinde Jegede			
Filer Authorized By:	James W. Ausley			
Attorney Docket Number:	1DATA.045A			
Receipt Date:	07-NOV-2007			
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Time Stamp:	16:25:25			
Application Type:	Utility under 35 USC 111(a)			

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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
,		AMEND_1DATA-045A.pdf	550442	yes	11
'			1c9021d8217f7f3a17452b053413988e bf8bb99e		

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	Document Description	Start	End		
	Response to Election / Restriction Filed	1	1		
	Claims	2	10		
	Applicant Arguments/Remarks Made in an Amendment	11	11		
Warnings:		•			
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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

#### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt. in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.